


26000 CANNON ROAD
CLEVELAND, OH 44146

MCCARTHY, BURGESS & WOLFF
A Collection Agency *Namini Exigere*

THE MB&W BUILDING
26000 Cannon Road
Cleveland, Ohio 44146
Phone 855-832-8033

06/28/16



 **GLYNDA DAVIS**
500 E HOUSTON ST APT 10B FL 10
New York, NY 10002-1139

Date: 06/28/16
Creditor: Verizon
Account #: 5543163150001
Reference #: 26895287
Amount: \$2,492.06

MCAR7V0Z1/ 705039953959 2875/000001484/000000009

Debt Validation Notice

Charge off date 04/05/2016	Charge off balance \$2,492.06	Interest accrued since charge off \$0.00
Fees and other charges since charge off \$222.37	Payments since charge off \$0.00	Credits since charge off \$0.00

Dear GLYNDA DAVIS:

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Our client has placed the above referenced account with our office for collection activity. Our office hours are Monday through Thursday 8:30am to 10:00pm and Fridays 8:30am to 5:00pm. Our account representatives are standing by to assist you in resolving this account. Please contact your account representative at 855-832-8033 if you wish to discuss this matter further.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request made within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

PLEASE SEE REVERSE FOR IMPORTANT CONSUMER RIGHTS INFORMATION.

Regards,

Steven Ganss

Steven Ganss
855-832-8033 EXT. 4253
customerservice@mbandw.com
www.mbandw.com

New York City Department of Consumer Affairs license number 1463527.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for those purposes.

PLEASE INCLUDE REMIT SECTION WITH YOUR PAYMENT.

DATE 06/28/16	ACCOUNT # 5543163150001	REFERENCE # 26895287	TOTAL DUE \$2,492.06
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For your convenience, an automated attendant is available to process ACH/Check payments over the phone by dialing 800-669-2900.

Payment should be made payable to Verizon. Please send payment and correspondence to:

When you provide a check as payment, you authorize us to use the information from your check to make a one time electronic transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. If you wish to opt out, you may send payment in the form of a money order, certified check or by writing to us.

McCarthy, Burgess & Wolff, Inc.
26000 CANNON ROAD
CLEVELAND, OH 44146

We are required to provide the following information under state law for the states indicated. This is not a complete list of your rights by state. If you do not reside in one of these states, you may have the same or similar rights under state or federal law.

CALIFORNIA:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8am or after 9pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Cal. Civ. Code § 1812.700

Nonprofit credit counseling services may be available in the area.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

COLORADO:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE:

Our hours of operation are Mon - Fri 8:00am to 5:00pm EST.

MASSACHUSETTS:

NOTICE OF IMPORTANT RIGHTS.

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

Hours of operation are Mon - Fri 8:00am to 5:00pm EST.

MINNESOTA: This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK CITY: New York City Department of Consumer Affairs license number 1463527.

NEW YORK:

In accordance with the Fair Debt Collection Practices, Act, 15 U.S.C. § 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: the use or threat of violence; the use of obscene or profane language; and repeated phone calls made with the intent to annoy, abuse or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

NORTH CAROLINA: North Carolina Department of Insurance permit number 3914.

TENNESSEE:

This collection agency is licensed by the Collection Services Board, State Department of Commerce and Insurance. 500 James Robertson Parkway, Nashville, TN 37243.

WISCONSIN:

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.